CRAWFORTH

VOLUNTARY PETITRACHARD

(Official Form 1) (9/97)

(Official Form 1) (9/97) Voluntary Petition	Name of Debtor(s):	FORM B1, Page
(This page must be completed and filed in every case)	Suarez, Jesus Cabrera	, 0
Prior Bankruptcy Case Filed Within Last		ach additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (I	f more than one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
None		
District:	Relationship:	Judge:
Signa	atures	dish and
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. X Signature of Debtor Telephone Number (If not represented by attorney)	I declare under penalty of pe petition is true and correct, a petition on behalf of the deb	accordance with the chapter of title 11, d in this petition.
November 27, 2001	Date	
Signature of Attorney Signature of Attorney Signature of Attorney David Lee Posey #1503 Printed Name of Attorney for Debtor(s) David Lee Posey Attorney At Law Firm Name POB 5	I certify that I am a bankrup	
Address Payette, ID 83661	Social Security Number	
(208) 642-9339 Telephone Number November 27, 2001	Address	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)	prepared or assisted in pre If more than one person pr	epared this document, attach additional ppropriate official form for each person.
☐ Exhibit A is attached and made a part of this petition.		
Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or shc] may proceed under chapter 7, 11, 12, or 13 of tifle 11, United States Code, and have explained the relief available under each such chapter.	Date	ion Preparer er's failure to comply with the provisions
X Signature of Attorney for Debtor(s) 11/27/01 Date	of title 11 and the Federal Ru	eles of Bankruptcy Procedure may result toth 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court District of Idaho

IN RE:		Case No.
Suarez, Jesus Cabrera		Chapter 7
	Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxe provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

			A	MOUNTS SCHEDULE	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	58,000.00	Halan Militaria Ma	
B - Personal Property	Yes	2	14,117.00	93 - 144	76 s 16 s
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1	18 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	63,716.90	Code Code Code Code Code Code Code Code
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	1 (1) (2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		11,958.38	
G - Executory Contracts and Unexpired Leases	Yes	1			14 14 14 14 14 14 14 14 14 14 14 14 14 1
H - Codebtors	Yes	1		(1) (1) (1) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2	
I - Current Income of Individual Debtor(s)	Yes	1			1,442.00
J - Current Expenditures of Individual Debtor(s)	Yes	2		मा अञ्चलक स्टिस्ट । १० १ ५ दिख्याल	2,028.00
Total Number of Sheets	s in Schedules	13		A projection	en general Bengalah
		Total Assets	72,117.00		Septime Control of the Control of th
			L		.:

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Total Liabilities 75,675.28

SCHEDULE A - REAL PROPERTY

case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, communit property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor i married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labele "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secure interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exemp

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	C N H	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
home located at 590 W Main St, Vale OR 97918	Fee Simple		58,000.00	54,516.90
		<u></u>		

TOTAL

58,000.00

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in th appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joins or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

		TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Cash on hand. Checking, savings or other financial accounts, certificates of deposit, or	Х	Klamath First Bank, Ontario OR checking		2.00
		shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Orchard Bank, Ontario OR checking		0.00
, i	3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
200	4.	Household goods and furnishings,		bed		150.00
5		include audio, video, and computer equipment.		chest of drawers		75.00
2		equipment.		dishes, pots, pans		60.00
1				hose		15.00
74.7				lawn mower		75.00
200-1				mattresses		50.00
3				oven		200.00
13. mg, mc. 1				refrigerator		120.00
Ď				stereo		125.00
1				table & 4 chairs		120.00
3				towels, linens, bedding		80.00
				τν		375.00
				τν		300.00
				VCR		90.00
	5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		pictures		30.00
	6.	Wearing apparel.		clothing		350.00
	7.	Furs and jewelry.		bracelet		200.00
	8.	Firearms and sports, photographic, and other hobby equipment.	X			
	9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
	10.	Annuities. Itemize and name each issue.	Х			
	11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401K		4,200.00
	12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
Į						

Case	N
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SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C I M	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM O. EXEMPTION
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
22.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		1992 Ford F150 pickup		7,500.00
24.	Boats, motors, and accessories.	Х			
	Aircraft and accessories.	Х			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	Х			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	Х			
32.	Farm supplies, chemicals, and feed.	Х			
33.	Other personal property of any kind not already listed. Itemize.	X			
				TAL	14,117.00

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case	No

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 18 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor' interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Klamath First Bank, Ontario OR checking	ORS 23.160(1)(n)	2.00	2.00
bed	ORS 23.160(1)(f)	150.00	150.00
chest of drawers	ORS 23.160(1)(f)	75.00	75.00
dishes, pots, pans	ORS 23.160(1)(f)	60.00	60.00
hose	ORS 23.160(1)(f)	15.00	15.00
lawn mower	ORS 23.160(1)(f)	75.00	75.00
mattresses	ORS 23.160(1)(f)	50.00	50.00
oven	ORS 23.160(1)(f)	200.00	200.00
refrigerator	ORS 23.160(1)(f)	120.00	120.00
stereo	ORS 23.160(1)(f)	125.00	125.00
table & 4 chairs	ORS 23.160(1)(f)	120.00	120.00
towels, linens, bedding	ORS 23.160(1)(f)	80.00	80.00
TV	ORS 23.160(1)(f)	375.00	375.00
TV	ORS 23.160(1)(f)	300.00	300.00
VCR	ORS 23.160(1)(f)	90.00	90.00
pictures	ORS 23.160(1)(a)	30.00	30.00
clothing	ORS 23.160(1)(h)	350.00	350.00
bracelet	ORS 23.160(1)(n)	200.00	200.00
401K	ORS 23.170, 237.201, 239.261	4,200.00	4,200.00
1992 Ford F150 pickup	ORS 23.160(1)(d)	1,700.00	7,500.00

TNI	DE	CHARAS	locus	Cabrera
IN	RH.	Suarez	. Jesus	Cabrera

Deb) t	or	(s

Case No.				

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriat schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liabl on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.	
Check this box it debtor has no creditors holding secured claims to report on this secured b.	

CREDITOR'S NAME AND MAILING ADDRESS		H W	DATE CLAIM WAS INCURRED	C O N T	U N L I Q U	D I S	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
INCLUDING ZIP CODE	B T O R	NATURE OF LIEN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN		N G E N T	D A T E D	U T E D	UNSECURED PORTION, IF
Account No. 7140864 5			July 2000		Х		
Country Wide Home Loans POB 10219 Van Nuys, CA 91410-0219			home located at 590 W Main St, Vale OR 1st mortgage				34,109.56
			Value \$ 58,000.00				1
Account No. 0001228421			Jan 2001		Х		
Irwin Home Equity 12677 Alcosta Blvd Suite 500 San Ramon, CA 94583-4427			home located at 590 W Main St, Vale OR 2nd mortgage				20,407.34
			Value \$ 58,000.00				
Account No. 502370234149001			May 01		Х		
Wells Fargo Auto Finance POB 53494 Phoenix, AZ 85072-3494			1992 Ford F150 pickup				9,200.00
			Value \$ 7,500.00				1,700.00
Account No.							
			Value \$		-	╁	
Account No.							
			Value \$	L			
0 Continuation Sheets attached			(Tota			otal	

(Complete only on last sheet of Schedule D) TOTAL

63,716.90

(Report total also on Summary of Schedules

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IN RE	Suarez, Jesus Cabrera	 The second secon	case No

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number if any of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H","W","J", or "C", respectively, in the column labeled "HWJC."

on each claim by placing an "H","W","]", or "C", respectively, in the column labeled "HWJC." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the Total of all claims listed on this Schedule E in the box labeled "Total on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
Deposits by individuals Claims of individuals up to a maximum of \$2,100* for deposits for the purchase, lease, or rental of property or services for personal family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)
Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C § 507(a)(7).
Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depositor institution. 11 U.S.C. § 507(a)(9).
* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
0 Continuation Sheets attached

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ı	IN	KH.	Suarez.	Jesus	Caprera

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation shee provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriat schedule of creditors, and complete Schedule II - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liabl on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim

is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	C I H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM 1F CLAIM IS SUBJECT TO SETOIF, SO STATE	C O N T I N G E N T	UN L I Q U I D A T E	D 1 S P U T E D	AMOUNT OF CLAIM
Account No. 2025104809 ARStrat 20819 72nd Ave S #300 Kent, WA 98032			Aug 01 medical		X		
							138.00
Account No. 61370245 0108029 City Finance 876 SW 4th Ave Ontario, OR 97914			July 01 to pay mortgage		Х		
Account No. Clausens Ace Hardware 529 State St Weiser, ID 83672			Dec 99 TV		X		2,056.35
Account No. 4227 0973 4171 3910 Cross Country Bank POB 31711 Boca Raton, FL 33431-0711			May 99 Visa credit card		х		525.00
Account No. 200 6200360 Holy Rosary Medical Center Dept 5114 POB 34936 Seattle, WA 98124-1936			July 01 medical		X		2,000.65 360.60
1 Continuation Sheets attached	1		(Total c		ubt s na		5,080.60

(Report total also on Summary of Schedules)

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Case	IN (J

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	(Continuation Sneet)				
H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	Oct 00		Х		
	service on auto				377.78
			Х		
	telephone service				
					500.00
	Jan 2000 to pay Northwest and to pay hospital bill		X		
					6,000.00
-					
ed to	o Schedule F (Total				6,877.78
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE Oct 00 service on auto telephone service Jan 2000 to pay Northwest and to pay hospital bill	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE Oct 00 service on auto telephone service Jan 2000 to pay Northwest and to pay hospital bill	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE Oct 00 service on auto telephone service Jan 2000 to pay Northwest and to pay hospital bill X Subt	But a claim was incurred and consideration for claim if claims subject to setoef, so state: Date Claim was incurred and consideration for claim if claims subject to setoef, so state: Date Claim was incurred and consideration for claim if claims subject to setoef, so state: Date Claim was incurred and consideration for claim if claims if

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(Report total also on Summary of Schedules

(Complete only on last sheet of Schedule F) TOTAL

IN	RE	Suarez,	Jesus	Cabrera
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Deb [*]	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE Suarez, Jesus Cabrera	case No.
Debtor(s)	
SCHEDU	ULE H - CODEBTORS
Provide the information requested concerning any person or entity, other creditors. Include all guarantors and co-signers. In community property star spouse on this schedule. Include all names used by the nondebtor spouse du	than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of ites, a married debtor not filing a joint case should report the name and address of the nondebtouring the six years immediately preceding the commencement of this case.
Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Aida Martinez 2511 SW 4th Ave Space 36 Ontario, OR 97914	(nondebtor spouse)

IN	$\mathbf{R}\mathbf{F}$	Suarez	Jesus	Cabrera
	TA P.	JUGIEZ.	Jesus	Capitia

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	****	WV
Del	stor	(e)

case No		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status DEPENDENTS OF DEBTOR AND SP				
Married NAMES Estrella Allison Suarez		AGE 6	RELATIONSHIP Daughter	
EMPLOYMENT:	DEBTOR		SPOUSE	
How long employed 8 Y	odgrain			
Income: (Estimate of ave	erage monthly income)		DEBTOR	SPOUSI
*	vages, salary, and commissions (pro rata if not paid monthly)	\$	1,885.00 \$	
Estimated monthly overt		\$	\$	
SUBTOTAL		\$	1,885.00 \$	0.00
LESS PAYROLL DEI	DUCTIONS	7.000		
a. Payroll taxes and S	\$	338.00 \$		
b. Insurance	•	\$	105.00 \$	
c. Union dues		\$	<u> </u>	
d. Other (specify)				
м			<u> </u>	
SUBTOTAL OF PAYE	ROLL DEDUCTIONS	\$	443.00 \$	0.00
TOTAL NET MONTH	LY TAKE HOME PAY	\$	1,442.00 \$	0.00
Regular income from ope	eration of business or profession or farm (attach detailed statem	ient) \$	\$	
Income from real proper		\$	\$	
Interest and dividends		\$	\$	
or that of dependents list		\$	\$	A.m.,
Social Security or other (C	¢	
(obecity)		Ф \$	\$ \$	
Pension or retirement inc			•	
Other monthly income		Ŧ	Quantity and Quantity of the State of the St	
		\$	\$	·
		\$ <u></u>	\$	
		\$	\$	
TOTAL MONTHLY I	NCOME	\$	1,442.00 \$	0.00

TOTAL COMBINED MONTHLY INCOME \$ 1,442.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

	as	_	NΤ	_
•	∠as	e	IN	()

IN RF Suarez, Jesus Cabrer	
	2

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

M Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule o expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 377.00
Are real estate taxes included? Yes 💉 No	
Is property insurance included? Yes ✓ No	ф
Utilities: Electricity and heating fuel	\$ 80.00
Water and sewer	\$ 78.00 \$ 37.00
Telephone Other Cable Tv	\$ 35.00
2nd Mortgage	\$ 287.00
Garbage	\$ 27.00
Home maintenance (repairs and upkeep)	\$ 20.00
Food	\$ 300.00
Clothing	\$ 25.00
Laundry and dry cleaning	\$
Medical and dental expenses	\$ 40.00
Transportation (not including car payments)	\$ 150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 50.00
Charitable contributions	\$
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$
Life	\$
Health	\$
Auto	\$ 57.00
Other	Φ.
	Ф
	\$
Taxes (not deducted from wages or included in home mortgage payments)	/
(Specify)	\$
	A
	\$ · · · · · · · · · · · · · ·
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ 265.00
Other	\$
WINDOWS AND	S
Alimony, maintenance, and support paid to others	\$ 200.00
Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
Other	\$
	\$
	3
	<u> </u>
	\$
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,028.00
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	
Provide the information requested below, including whether plan payments are to be made bi-weekly, r	nonthly, annually, or at some
other regular interval.	
A. Total projected monthly income	\$
B. Total projected monthly expenses	\$
C. Excess income (A minus B)	\$
D. Total amount to be paid into plan each (interval)	\$
(interval)	

Debtor(s)	
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEB	TOR(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments may or annually to show monthly rate.	de bi-weekly, quarterly, semi-annually
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Co expenditures labeled "Spouse."	•
Part or house residence account (in the late and defended the making house)	SPOUSI
Rent or home mortgage payment (include lot rented for mobile home) Are real estate taxes included? Yes No 🗸	\$
Is property insurance included? Yes No 🗸	
Utilities: Electricity and heating fuel	\$
Water and sewer	\$
Telephone	\$ <u> </u>
Other	\$
	\$
Home maintenance (repairs and upkeep)	\$
Food	\$
Clothing Laundry and dry cleaning	\$
Medical and dental expenses	\$
Transportation (not including car payments)	\$
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
Charitable contributions	\$
Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's	\$
Life	\$
Health	\$
Auto	\$
Other	
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
	<u> </u>
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	A-A-A-A-A-A-A-A-A-A-A-A-A-A-A-A-A-A-A-
Auto	\$
Other	\$
Alimony, maintenance, and support paid to others Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
Other	\$
	\$
	Ψ ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$
	and the second s
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	
Provide the information requested below, including whether plan payments are to be made bi-weekly, more other regular interval.	nthly, annually, or at some
A. Total projected monthly income	\$
B. Total projected monthly expenses	\$ \$

(interval)

\$

D. Total amount to be paid into plan each _____

C. Excess income (A minus B)

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IN RE Suarez, Jesus Cabrer	IN	RE	Suarez.	Jesus	Cabrera
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	NI.
case	INO.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

	RATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
	hat I have read the foregoing summary and schedules, consisting of 14 sheets, and tha (Total shown on summary page plus 1)
they are true and correct to the bes	t of my knowledge, information, and belief.
Date: November 27, 2001	Signature: Jesus Cabrera Suarez Debte
	Jesus Cabrera Suarez Debte
Date:	Signature: (Joint Debtor, if any
	[If joint case, both spouses must sign.
CERTIFICATION AND SIGNA	ATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy peti I have provided the debtor with a c	ition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that topy of this document.
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No.
Address	
Names and Social Security number	s of all other individuals who prepared or assisted in preparing this document:
•	this document, attach additional signed sheets conforming to the appropriate Official Form for each
Signature of Bankruptcy Petition Preparer	Date
A bankruptcy petition preparer's fair in fines or imprisonment or both.	ilure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may resul. 11 U.S.C. § 110; 18 U.S.C. § 156.
DECLARATION UND	ER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
	(the president or other officer or an authorized agent of the corporation or a
(corporation or partnership) named	he partnership) of the last debtor in this case, declare under penalty of perjury that I have read the foregoing summary and sheets, and that they are true and correct to the best of my knowledge, information, and belief pary page plus 1)
Date:	Signature:
	(Print or type name of individual signing on behalf of debtor
(An individu	ual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court District of Idaho

IN RE:		Case No.
Suarez, Jesus Cal	orera	Chapter 7
	Debtor(s)	
	STATEMENT OF F	INANCIAL AFFAIRS
is combined. If the car	se if filed under chapter 12 or chapter 13, a married douses are separated and a joint petition is not filed.	petition may file a single statement on which the information for both spouse obtor must furnish information for both spouses whether or not a joint petition on individual debtor engaged in business as a sole proprietor, partner, family ested on this statement concerning all such activities as well as the individual?
If the answer to an a	to be completed by all debtors. Debtors that are or happlicable question is "None," mark the box label sheet properly identified with the case name, case n	ave been in business, as defined below, also must complete Questions 19-25 ed "None." If additional space is needed for the answer to any question, us imber (if known), and the number of the question.
	DEFI	NITIONS
for the purpose of this an officer, director, m partner, of a partners! "Insider." The term which the debtor is an	s form if the debtor is or has been, within the six years nanaging executive, or owner of 5 percent or more of hip; a sole proprietor or self-employed. I "insider" includes but is not limited to: relatives of a officer, director, or person in control; officers, director, or person in control; or person in control in con	e debtor is a corporation or partnership. An individual debtor is "in business immediately preceding the filing of this bankruptcy case, any of the following the voting or equity securities of a corporation; a partner, other than a limited the debtor; general partners of the debtor and their relatives; corporations of stors, and any owner of 5 percent or more of the voting or equity securities of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.
1. Income from emp	loyment or operation of business	
the beginning of preceding this report fiscal ye separately. (Ma	of this calendar year to the date this case was comme calendar year. (A debtor that maintains, or has maint ar income. Identify the beginning and ending dates of	loyment, trade, or profession, or from operation of the debtor's business from need. State also the gross amounts received during the two years immediately ained, financial records on the basis of a fiscal rather than a calendar year may the debtor's fiscal year.) If a joint petition is filed, state income for each spous test state income of both spouses whether or not a joint petition is filed, unles
	SOURCE (if more than one) 1999 wages	
21,889.00	2000 wages	
19,000.00	2001 wages to 11/21/01	
2. Income other than	n from employment or operation of business	
the two years separately. (Ma	immediately preceding the commencement of this c	employment, trade, profession, or operation of the debtor's business during ase. Give particulars. If a joint petition is filed, state income for each spous ust state income for each spouse whether or not a joint petition is filed, unless
	「 SOURCE)1999 unemployment	
	2000 unemployment	
200.00	2001 unemployment	
3. Payments to credi	itors	· · · · · · · · · · · · · · · · · · ·
90 days immed	diately preceding the commencement of this case. (N	ces, and other debts, aggregating more than \$600 to any creditor, made within farried debtors filing under chapter 12 or chapter 13 must include payment less the spouses are separated and a joint petition is not filed.)
		AMOUNT AMOUNT

NAME AND ADDRESS OF CREDITOR **Cross Country Bank** POB 31711 Boca Raton, FL 33431-0711

DATES OF PAYMENTS Aug & Sept 01

PAID STILL OWING 754.00

2,000.65

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9,200.00

Wells Fargo Auto Finance POB 53494

Phoe	enix, AZ 85038-3494
None	b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are o were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
4. Su	its and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of thi bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether o not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Describe all property than has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of eithe or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
5. Re	possessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 mus include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
6. As	signments and receiverships
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
7. Git	fts
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usua gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or no a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
8. Lo	sses
None	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or no a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning deb consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencemen of this case.

NAME AND ADDRESS OF PAYEE David Lee Posey

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

350.00

Attorney At Law POB 5 Payette, ID 83661-0005

10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise ▼ transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a join petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either o both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a join petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Jose Suarez 590 W Main St

Vale, OR 97918

DESCRIPTION AND VALUE OF PROPERTY TV 200 clothing 30

bed

70 2 bicycles 60 washer/dryer 100 LOCATION OF PROPERTY

590 W Main St Nyssa OR 97918

15. Prior address of debtor



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None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse

16. Spouses and Former Spouses



None 1f the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement o the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminan or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending date: of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owner 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending date: of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

 \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: November 27, 2001	Signature of Debtor	Jesus Cabrera Suare:
Date:	Signature of Joint Debtor (if any)	
	• continuation pages attached	L

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court District of Idaho

IN RE:		Case No.	
Suarez, Jesus Cabrera		Chapter 7	
Debtor(s)		I	
CHAPTER 7 INDIVIL	OUAL DEBTOR'S STATEMENT (OF INTENTION	
1. I have filed a schedule of assets and liabilities w 2. I intend to do the following with respect to the p			
a. Property to be Surrendered			
DESCRIPTION OF PROPERTY	CREDITOR'S NAME		
home located at 590 W Main St, Vale OR 97918 home located at 590 W Main St, Vale OR 97918	Country Wide Home Lo Irwin Home Equity	oans	
b. Property to be Retained [Check any applicable :	statement.]	PROPE WILL REDEE PROPERTY PURSU	BE BE RE- MED AFFIRMED ANT PURSUANT
DESCRIPTION OF PROPERTY	CREDITOR'S NAME	IS CLAIMED TO 11 U AS EXEMPT § 72	
1992 Ford F150 pickup	Wells Fargo Auto Finance	Retain * Retain and pay pursuant to or	
11/27/2001	uai		
Date Jesus Cabrera Suarez	Debtor	Joint Debt	or (if applicable)
CERTIFICATION AND SIGNATURE OF NOT I certify that I am a bankruptcy petition preparer as I have provided the debtor with a copy of this documents.	defined in 11 U.S.C. § 110, that I prepare	`	,
Printed or Typed Name of Bankruptcy Petition Prep	parer	Social Security No.	
Address			
Names and Social Security numbers of all other ind If more than one person prepared this document, at person.		-	orm for each
Signature of Bankruptcy Petition Preparer	· · · · · · · · · · · · · · · · · ·	Date	

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United States Bankruptcy Court District of Idaho

IN RE:		Case No.
Suarez, Jesus Cabrera		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CREDITOR MAT	TRIX
The above named debtor(s) here	by verify(ies) that the attached matrix listing credit	tors is true to the best of my(our) knowledge
Date: November 27, 2001	Signature: Jesus Cabrera Suarez	Debto
Date:	Signature:	
		Joint Debtor, if any

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$30 administrative fee plus \$15 trustee surcharge)*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt unde governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities o the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debt for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. You attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, studen loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$30 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm that	I have read this notice.		Case Number
November 27, 2001	Jesus Cabrera Suarez	Debtor	Joint Debtor, if an

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

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